



# National Credit Union Administration

Office of General Counsel

January 16, 2019

John Ricker, MuckRock News  
DEPT MR 66937  
Somerville, MA 02144-2516

Dear Mr. Ricker

This is the final response to the MuckRock News FOIA request to the National Credit Union Administration on January 4, 2019. MuckRock News requested NCUA records of 2018 statistics or reports of credit union CD rates. We had asked for your telephone number today to clarify the request but, in the meantime, our agency economists provided the following information enabling us to close out your request.

## 1. For credit union-level data:

The 5300 Call Report collects interest rates for share certificates (all maturities combined) using account 547 (acct\_547). This field is released to the public in the quarterly call report microdata files: <https://www.ncua.gov/analysis/credit-union-corporate-call-report-data/quarterly-data/> That acct\_547 is available in the package's FS220A file. The most recent microdata available to the public is 2018q3. Data are stored in comma-delimited text files, which are easily uploaded by statistical software packages and Excel.

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

STATEMENT OF FINANCIAL CONDITION AS OF: \_\_\_\_\_  
This page must be completed by all credit unions.

LIABILITIES:	A. < 1 Year	Acct Code	B1. 1 - 3 Years	Acct Code	B2. > 3 Years	Acct Code	C. Total Amount	Acct Code
1. Drawn Against Lines of Credit		883A		883B1		883B2		883C
2. Other Notes, Promissory Notes and Interest Payable		011A		011B1		011B2		011C
3. Borrowing Repurchase Transactions		068A		068B1		068B2		068C
4. Subordinated Debt		867A		867B1		867B2		867C
5. Subordinated Debt Included in Net Worth				925A1		925A2		925A
6. TOTALS (each column)		886A		908B1		908B2		908C
7. Non-Trading Derivative Liabilities, net								925A
8. Accrued Dividends & Interest Payable on Shares & Deposits								926A
9. Accounts Payable and Other Liabilities								929

  

SHARES/DEPOSITS:	Dividend Rate	Acct Code	Number of Accounts	Acct Code	A. < 1 Year	Acct Code	B1. 1 - 3 Years	Acct Code	B2. > 3 Years	Acct Code	C. Total Amount	Acct Code
10. Share Drafts		553		452		902A						902
11. Regular Shares		552		454		657A						657
12. Money Market Shares		532		458		911A						911
13. Share Certificates		547		451		908A		908B1		908B2		908C
14. IRANKEDGH Accounts		554		453		906A		906B1		906B2		906C
15. All Other Shares		585		455		630A		630B1		630B2		630
16. TOTAL SHARES				966		013A		013B1		013B2		013
17. Nonmember Deposits				457		880A		880B1		880B2		880
18. TOTAL SHARES AND DEPOSITS				460		918A		918B1		918B2		918

Additional Shares/Deposits (Included in the Shares/Deposits Listed Above): \_\_\_\_\_ Amount: \_\_\_\_\_ Acct: \_\_\_\_\_

## 2. For summary data:

NCUA also posts aggregate CU and bank rates for selected loan and depository products on a quarterly basis. See <https://www.ncua.gov/analysis/cuso-economic-data/credit-union-bank-rates>.

You may direct any questions about this response to me or other NCUA FOIA staff by telephone at 703-518-6540 or e-mail at [FOIA@ncua.gov](mailto:FOIA@ncua.gov). You also have the right to seek assistance from the NCUA FOIA Public Liaison, available at the same phone number and e-mail address.

Sincerely,

Regina Metz  
Senior Attorney Advisor

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